

### EVOLUÇÃO DAS TAXAS MENSIS DE JUROS – PESSOA FÍSICA

ITENS	Mai/21	Jun/21	Jul/21	Ago/21	Set/21	Out/21	Nov/21	Dez/21	Jan/22	Fev/22	Mar/22	Abr/22	Mai/22
SELIC (Taxa básica)	0,27%	0,30%	0,35%	0,42%	0,44%	0,48%	0,58%	0,76%	0,73%	0,75%	0,92%	0,83%	1,03%
INPC/IBGE	0,96%	0,60%	1,02%	0,88%	1,20%	1,16%	0,84%	0,73%	0,67%	1,00%	1,71%	1,04%	
IPC/FIPE	0,41%	0,81%	1,02%	1,44%	1,13%	1,00%	0,72%	0,57%	0,74%	0,90%	1,28%	1,62%	
JUROS DO COMERCIO	4,76%	4,80%	4,84%	4,86%	4,88%	4,96%	5,02%	5,07%	5,11%	5,16%	5,20%	5,23%	5,27%
CARTÃO DE CRÉDITO	11,97%	12,10%	12,30%	12,50%	12,76%	13,06%	13,16%	13,28%	13,44%	13,50%	13,58%	13,68%	13,79%
CHEQUE ESPECIAL	7,30%	7,35%	7,38%	7,42%	7,48%	7,54%	7,58%	7,62%	7,70%	7,77%	7,84%	7,89%	7,94%
CDC-BANCOS	1,50%	1,54%	1,56%	1,58%	1,62%	1,68%	1,78%	1,86%	1,88%	1,93%	1,95%	1,97%	1,99%
EMPRESTIMO PESSOAL BANCOS	3,34%	3,36%	3,40%	3,45%	3,49%	3,59%	3,64%	3,70%	3,76%	3,82%	3,86%	3,90%	3,95%
EMPRESTIMO PESSOAL FINANCEIRA	6,40%	6,43%	6,48%	6,52%	6,56%	6,64%	6,70%	6,78%	6,84%	6,90%	7,00%	7,06%	7,13%

TAXA MÉDIA	5,88%	5,93%	5,99%	6,06%	6,13%	6,25%	6,31%	6,39%	6,46%	6,51%	6,57%	6,62%	6,68%
MEDIA ANO	98,50%	99,63%	100,99%	102,59%	104,20%	106,99%	108,40%	110,29%	111,95%	113,15%	114,59%	115,81%	117,27%

ITEM	MÉDIA MÊS (1)	ACUMULADO 2022 (3)	ACUMULADO 12 MESES (2)	Taxa básica x Juros cobrados (4)		Taxa básica x Juros cobrados (5)
				Variação percentual		Pontos percentuais
Selic (taxa básica)	0,85%	4,33%	7,86%			
INPC/IBGE	1,10%	4,49%	12,46%	Taxa Selic – 12,75% ao ano		
IPC/FIPE	1,13%	4,61%	12,27%			
				Juros ao ano	Variação %	
JUROS DO COMÉRCIO	5,19%	28,81%	80,27%	85,21%	568,31%	72,46
CARTÃO DE CRÉDITO	13,60%	89,15%	337,83%	371,25%	2.811,76%	358,50
CHEQUE ESPECIAL	7,83%	45,77%	141,75%	150,14%	1.077,57%	137,39
CDC BANCOS	1,95%	10,12%	23,57%	26,68%	109,25%	13,93
EMPRÉSTIMO PESSOAL BANCOS	3,86%	20,83%	53,91%	59,18%	364,16%	46,43
EMPRÉS. PESSOAL FINANCEIRAS	6,99%	40,16%	119,07%	128,52%	908,00%	115,77
<b>MÉDIA GERAL</b>	<b>6,65%</b>	<b>37,96%</b>	<b>108,75%</b>	<b>117,27%</b>	<b>819,76%</b>	<b>104,52</b>

(1)- Média mensal de 2022 (2)- junho/2021 a maio /2022 (3) – janeiro/2022 a dezembro/2022 (4) Percentual acima da Selic (5) Pontos percentuais acima da Selic